

REPORT ON CUSTOMER SERVICE

**SUBMITTED TO THE
GOVERNOR'S OFFICE OF BUDGET PLANNING AND POLICY
AND THE LEGISLATIVE BUDGET BOARD**

BY

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Table of Contents

<i>History.....</i>	<i>2</i>
<i>Customer Identification.....</i>	<i>2</i>
<i>Inventory of External Customers per Budget Strategy.....</i>	<i>2</i>
<i>Response Rates.....</i>	<i>3</i>
<i>Analysis of Findings</i>	<i>3</i>
<i>Summary of Survey Responses.....</i>	<i>4</i>
<i>Customer Service Standard Performance Measures.....</i>	<i>6</i>

Agency Report on Customer Service

History

Chapter 2114 of the Texas Government Code requires state agencies to periodically create and distribute an assessment of its customers' satisfaction. The OPIC customer satisfaction survey referenced in this report was distributed in the spring of 2010.

Customer Identification

The agency identified several customer groups to reach. These customers include those who interact with the agency through its website, those who have ordered an agency produced publication online, by telephone, or mail, and consumer or civic organizations that represent various specific groups of insurance consumers. While many of the agency's customers correspond electronically, we believe that it is critical to receive feedback from those who do not have access to the internet or do not regularly use a computer. The customer group requesting publications satisfied this criterion due to the agency's database of customers who contacted us by telephone or mail.

Inventory of External Customers per Budget Strategy

Pursuant to Chapter 2114 of the Texas Government Code the agency has determined who its customers are in correlation to its budget strategies as follows:

Strategy:

Actively participate in rate hearings, analyzed rate filings, and rulemaking proceedings on behalf of Texas insurance consumers by using expert witnesses, providing staff and consumer testimony, and relying on staff research and staff attorneys.

Agency customers include all insurance policyholders in Texas. Because it would have been prohibitively expensive to obtain mailing lists and send surveys out to all insurance policyholders, the agency used only its internal database and its website. All consumers or organizations that accessed the agency internet website, ordered an agency produced publication, or contacted the agency electronically to request information or services within the past year were contacted. In addition, all consumer or civic organizations with which the agency worked were sent a survey.

Strategy:

Contact Texas consumers to obtain market information and to provide consumers with information needed in order to make informed choices by conducting issue research, producing informational materials, and making public presentations, and formulating and revising consumer bills of rights.

Agency customers include those who have received reports and publications from the agency and civic and consumer groups who have requested information, assistance, or agency participation in local forums. These customers were reached with a survey to all who accessed the internet website, ordered an agency produced publication, and consumer or civic groups who have requested services or information within the past year.

Response Rates

The response rate to OPIC's customer service survey was forty-one percent (41%). The bulk of the surveys submitted (92%) were from customers completing the survey electronically via our agency's website. Because the inclusion of personal information is optional, an exact breakdown of the type of customer submitting surveys was not possible.

Analysis of Findings

Survey respondents rated the agency highly with fifty-six percent (56%) giving the agency either an "excellent" or "good" overall rating. Forty-eight percent (48%) of those responding to the survey reported having "no opinion" on questions regarding interaction with agency personnel. This may be attributable to the fact that a growing number of OPIC's customers are now accessing our services on the internet without direct personal contact. Forty-four percent (44%) of respondents found the agency staff to be courteous and helpful, while 48% had no opinion. Forty-one percent (41%) found staff responsive to their concerns, and 48% had no opinion. In each case, a small percentage (5% and 8% respectively) rated staff "poor".

The agency continues to examine the structure and contents of its web site in order to provide more useful information to its users. This year, in reference to the agency's web site being user friendly, fifty-eight percent (58%) gave a rating of either "excellent" or "good".

Summary of Survey Responses

General

How many times have you contacted OPIC or accessed its website in the past 12 months?

<u>62%</u>	1-2 times
<u>8%</u>	3-4 times
<u>6%</u>	5 times
<u>22%</u>	More
<u>1%</u>	No Answer

What was the purpose of your contact?

<u>34%</u>	General information
<u>14%</u>	Lodge a complaint about insurance issues
<u>74%</u>	Seek information on specific issues
<u>21%</u>	Request publications
<u>26%</u>	Bring attention to certain issues or concerns
<u>12%</u>	Request action
<u>9%</u>	Other

Of those seeking information on specific issues, the following is a breakdown of areas of interest:

<u>33%</u>	Auto insurance
<u>56%</u>	Homeowners or renters insurance
<u>18%</u>	Health insurance
<u>12%</u>	Other

Of those ordering OPIC publications, the following is a breakdown of publications of interest:

<u>25%</u>	HMO consumer report card
<u>44%</u>	Consumer bill of rights
<u>25%</u>	Underwriting guidelines report
<u>31%</u>	Other

Summary of Survey Responses (continued)

Customer Service

Please rate the following services:

	<i>No Opinion</i>	<i>Excellent</i>	<i>Good</i>	<i>Fair</i>	<i>Poor</i>
<i>Quality of Service</i>					
Staff is courteous & helpful	48%	32%	12%	3%	5%
Staff is easily accessible	48%	23%	16%	9%	4%
Staff is knowledgeable	48%	30%	16%	3%	4%
Staff is responsive to concerns	48%	29%	12%	4%	8%
Staff provides references to other helpful sources	58%	17%	12%	5%	8%
Staff provides services in a timely manner	48%	27%	13%	5%	6%
<i>Quality of Information</i>					
Information is accurate	31%	42%	16%	5%	6%
Information is helpful	25%	39%	14%	13%	9%
Information is well organized and easy to understand	29%	40%	17%	6%	8%
<i>Internet Web Page</i>					
Site is user-friendly	26%	29%	29%	13%	4%
Current information is provided	34%	32%	22%	6%	5%
Contact person is easily accessible	52%	18%	18%	8%	4%
Electronic links to other sites are helpful	52%	21%	18%	6%	3%
<i>Overall Rating</i>					
How would you rate OPIC?	23%	34%	22%	6%	14%

Customer Service Standard Performance Measures

Outcome Measures

Surveyed customer respondents expressing overall satisfaction with services received	79%
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Surveyed customer respondents identifying ways to improve service delivery	6%
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Output Measures

Customers surveyed	77
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Customers served	14.9 million
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Efficiency Measures

Approximate cost per customer surveyed	\$ 0.37
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Explanatory Measures

Number of customers identified	14.9 million
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Number of customer groups inventoried	3 groups
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